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## REMARKS/ARGUMENTS

Applicants, in the Amendment filed July 6, 2004, have fully responded to the objections and rejections noted by the Examiner in the previously outstanding Official Action. However, it has come to Applicants' attention that further embodiments of Applicants' inventive method are not specified in detail in the pending claims.

Specifically, the aspect of Applicants' method disclosed on page 4, lines 24-27 of the present application is not positively claimed. This aspect of the method serves to cancel all of the modifications performed if any interruption of the card takes place during the first or modifying step (a). As discussed in Applicants' specification, the interruption serves to cancel all of the modifications made during item (a), and the data in the non-volatile memory will remain as it existed prior to step (a). This is now positively recited in Applicants' dependent claim 14.

Claim 15 adds the limitation that the cancellation step actually occurs when the card is next coupled to a terminal. This is discussed in the discussion of "step 0: initialization" beginning on page 15, line 30 of Applicants' specification. Because it is possible that the card may be removed from a terminal prior to the completion of step (b), it is desirable during such interruption to cancel the modifications made during step (a). Claim 15 claims the preferred embodiment in which the cancellation step occurs when the card is next powered up (reinitialization) at a terminal (whether the same terminal or a different terminal).

Because claims 14 and 15 are amply supported in Applicants' specification as originally filed and because they ultimately depend from independent claim 1 and are both directed to variations to specific limitations of the method of claim 1, consideration of these newly written claims is respectfully requested.

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Having responded to all objections and rejections set forth in the outstanding Official Action, it is submitted that claims 1-15 are in condition for allowance and notice to that effect is respectfully solicited. In the event the Examiner is of the opinion that a brief telephone or personal interview will farilitate allowance of one or more of the above claims, he is respectfully requested to contact Applicants' undersigned representative.

Respectfully submitted,

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